

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lois-Jean Cescilia Benjamin  
Debtor

Case No. 23-00404-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 28, 2023

User: AutoDocket  
Form ID: 309I

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2023:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Lois-Jean Cescilia Benjamin, 5826 Decker Road, Bushkill, PA 18324-8866                |
| aty      | + Robert J Kidwell, III, Newman Williams, 712 Monroe Street, Stroudsburg, PA 18360-2131 |
| 5524218  | AMERICAN EXPRESS LEGAL, PO BOX 278, RAMSEY, NJ 07446-0278                               |
| 5524226  | + CITY OF NEW YORK PENSION FUND, 340 JAY STREET, BROOKLYN, NY 11201-2930                |
| 5524230  | + DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DRIVE, RESTON, VA 20190-5287                 |
| 5524239  | + PROSPER MARKETPLACE INC, 101 2ND STREET FL 15, SAN FRANCISCO, CA 94105-3672           |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                   | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| aty      | Email/Text: VRubino@newmanwilliams.com       | Feb 28 2023 18:49:00 | Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511 |
| tr       | Email/Text: info@pamd13trustee.com           | Feb 28 2023 18:49:00 | Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036              |
| ust      | + Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV  | Feb 28 2023 18:49:00 | United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722                                    |
| 5524217  | + Email/PDF: bncnotices@becket-lee.com       | Feb 28 2023 18:50:24 | AMERICAN EXPRESS HEAD OFFICE, WORLD FINANCIAL CENTER, 200 VESEY STREET, NEW YORK, NY 10285-1000                    |
| 5524219  | + EDI: TSYS2                                 | Feb 28 2023 23:48:00 | BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803  |
| 5524220  | + EDI: TSYS2                                 | Feb 28 2023 23:48:00 | BARCLAYS BANK DELAWARE, 125 S WEST STREET, WILMINGTON, DE 19801-5014   |
| 5524221  | Email/Text: cms-bk@cms-collect.com           | Feb 28 2023 18:49:00 | CAPITAL MANAGEMENT SVCS, 698 1/2 S OGDEN STEET, BUFFALO, NY 14206-2317   |
| 5524222  | EDI: CAPITALONE.COM                          | Feb 28 2023 23:48:00 | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 5524223  | + Email/Text: jessicaohrlein@cpcrecovery.com | Feb 28 2023 18:49:00 | CENTRAL PORTFOLIO CONTROL INC, 10249 YELLOW CIRCLE DR STE 200, MINNETONKA, MN 55343-9111                           |
| 5524225  | EDI: CITICORP.COM                            | Feb 28 2023 23:48:00 | CITI CARDS/CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241   |
| 5524227  | EDI: WFNNB.COM                               | Feb 28 2023 23:48:00 | COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125   |
| 5524228  | EDI: WFNNB.COM                               | Feb 28 2023 23:48:00 | COMENITY CAPITAL / BJS WHOLESALE, PO BOX 182120, COLUMBUS, OH 43218-2120   |

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|         |  |                      |  |
|---------|--|----------------------|--|
| 5524229 | + EDI: WFNNB.COM                               | Feb 28 2023 23:48:00 | COMMENTITYCAPITAL/OVERSTOCK, PO BOX 182120, COLUMBUS, OH 43218-2120                          |
| 5524230 | + EDI: MAXMSAIDV                               | Feb 28 2023 23:48:00 | DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DRIVE, RESTON, VA 20190-5287                        |
| 5524231 | EDI: DISCOVER.COM                              | Feb 28 2023 23:48:00 | DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130   |
| 5524232 | EDI: AMINFOFP.COM                              | Feb 28 2023 23:48:00 | FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145                            |
| 5524233 | + Email/Text: crdept@na.firstsource.com        | Feb 28 2023 18:49:00 | FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609                        |
| 5524224 | EDI: JPMORGANCHASE                             | Feb 28 2023 23:48:00 | CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850   |
| 5524234 | + EDI: LENDNGCLUB                              | Feb 28 2023 23:48:00 | LENDING CLUB CORP, 71 STEVENSON ST, SUITE 300, SAN FRANCISCO, CA 94105-2985                  |
| 5524235 | + Email/Text: bankruptcydpt@mcmcg.com          | Feb 28 2023 18:49:00 | MIDLAND CREDIT MGT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710                |
| 5524236 | Email/Text: NCI_banknotify@ncirm.com           | Feb 28 2023 18:49:00 | NATIONWIDE CREDIT INC, PO BOX 14581, DES MOINES, IA 50306-3581                               |
| 5524237 | Email/PDF: ebnotices@pnmac.com                 | Feb 28 2023 18:50:17 | PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387 |
| 5524238 | + Email/Text: pcabkt@phillips-cohen.com        | Feb 28 2023 18:49:00 | PHILLIPS & COHEN ASSOC, 1002 JUSTISON STREET, WILMINGTON, DE 19801-5148                      |
| 5524240 | + EDI: RMSC.COM                                | Feb 28 2023 23:48:00 | SYNCB/HSN, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738                                    |
| 5524241 | + EDI: RMSC.COM                                | Feb 28 2023 23:48:00 | SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 5524242 | EDI: RMSC.COM                                  | Feb 28 2023 23:48:00 | SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060                  |
| 5524243 | + EDI: CITICORP.COM                            | Feb 28 2023 23:48:00 | THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  |
| 5524244 | Email/Text: bknotice@upgrade.com               | Feb 28 2023 18:49:00 | UPGRADE, 275 BATTER STREET 23RD FLOOR, SAN FRANCISCO, CA 94111                               |
| 5524245 | Email/Text: edinkel@vikingservice.com          | Feb 28 2023 18:49:00 | VIKING CLIENT SERVICES, PO BOX 59207, MINNEAPOLIS, MN 55459-0207                             |
| 5524246 | + Email/PDF: DellBKNotifications@resurgent.com | Feb 28 2023 18:50:16 | WEBBANK/DFS, PO BOX 81607, AUSTIN, TX 78708-1607   |
| 5524247 | + EDI: WFFC2                                   | Feb 28 2023 23:48:00 | WELLS FARGO CREDIT SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517                         |

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 5524216  | ##+           | ALLTRAN FINANCIAL, PO BOX 610, SAUK RAPIDS, MN 56379-0610 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com  |
| Robert J Kidwell, III | on behalf of Debtor 1 Lois-Jean Cescilia Benjamin rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com   |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov   |
| Vincent Rubino        | on behalf of Debtor 1 Lois-Jean Cescilia Benjamin<br>lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com |

TOTAL: 4

**Information to identify the case:**

|                                 |                                    |   |
|---------------------------------|------------------------------------|---|
| Debtor 1:                       | <u>Lois-Jean Cescilia Benjamin</u> | Social Security number or ITIN: xxx-xx-3465 |
|                                 | First Name Middle Name Last Name   | EIN: --_-----                               |
| Debtor 2:                       |                                    | Social Security number or ITIN: -----       |
| (Spouse, if filing)             | First Name Middle Name Last Name   | EIN: --_-----                               |
| United States Bankruptcy Court: | Middle District of Pennsylvania    | Date case filed for chapter: 13 2/27/23     |
| Case number:                    | 5:23-bk-00404-MJC                  |   |

**Official Form 309I**
**Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:  |
|--|--|--|
| <b>1. Debtor's full name</b>   | Lois-Jean Cescilia Benjamin  |  |
| <b>2. All other names used in the last 8 years</b>   | aka Lois-Jean Cescilia King-Benjamin, aka Lois-Jean Benjamin, aka Lois Jean C. King, aka Lois-Jean C. Benjamin             |  |
| <b>3. Address</b>  | 5826 Decker Road<br>Bushkill, PA 18324-7934  |  |
| <b>4. Debtor's attorney</b><br>Name and address  | Vincent Rubino<br>Newman Williams Mishkin Corveleyn et al<br>712 Monroe Street<br>PO Box 511<br>Stroudsburg, PA 18360-0511 | Contact phone 570 421-9090<br>Email: VRubino@newmanwilliams.com                                    |
| <b>5. Bankruptcy trustee</b><br>Name and address   | Jack N Zaharopoulos<br>Standing Chapter 13<br>(Trustee)<br>8125 Adams Drive, Suite A<br>Hummelstown, PA 17036              | Contact phone 717-566-6097<br>Email: info@pamd13trustee.com  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . | Max Rosenn U.S. Courthouse<br>197 South Main Street<br>Wilkes-Barre, PA 18701  | Hours open:<br>Monday - Friday 9:00 AM to 4:00 PM<br>Contact phone (570) 831-2500<br>Date: 2/28/23 |

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamd.uscourts.gov/debn-form](http://www.pamd.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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